

ARE YOU
Vacation

Starved?



**How not taking vacation
wrecks your quality of life**

Anthony Ojogwu & Associates

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Preface

This is America. It shouldn't matter how much we work. After all, hard work is at the very foundation of the American Dream. White picket fences don't pay for themselves right? In this culture, we're more likely to look down on someone who doesn't work at all than someone who overworks. We have a lot to learn, my friend, about what's truly important.

Allow me to tell you a story—a true story filled with hope and promise and generosity but ends in regret. This story is what inspired me to write the eBook, “Are You Vacation Starved”. I've heard several stories just like it. But this one hits a lot closer to home. Consider this:

Tanya* was a hard working nurse 33 years young who always made herself available to help out at the hospital. It wasn't just that she was a hard worker, but she was an altruistic person who helped others by donating her vacation time, working extra shifts and being available to fill in with very short notice. In fact, when I was pursuing my RN, she'd work some of my hours to allow me time to study and sleep. She extended herself like this for many of her coworkers. She volunteered to put in extra hours to help prepare the hospital for state recertifications and she did a superb job with her around-the-clock work ethic.

At a point, Tanya developed carpal tunnel as a result of her overwork. She underwent what was supposed to be a relatively minor surgical procedure to correct her carpal tunnel. Two weeks after the procedure, however, she developed an infection that quickly spread throughout her body. Two weeks later, Tanya died. The hospital lost its greatest worker, we lost a caring friend and coworker, her family lost an irreplaceable loved one and Tanya is now gone forever. Recently, an interesting thought occurred to me. Since Tanya's death, the hospital prepared for and passed two state recertifications, her coworkers found other ways to work their hours and the hospital as a whole never skipped a beat. For all of her hard and dedicated service, working herself to the bone profited her nothing. In the end, it cost her her life.

This story is by no means new. How many of us know about the dedicated 78 year old man who worked multiple shifts all of his life, retired and died a week into his retirement? It happens more than we'd like to admit. While it is not my intention to suggest that employers are desensitized to the value of life, I do mean to get you to understand that healthcare—that is, physical, mental and emotional—must be a priority for all of us. We each have to take the responsibility to make judgments based on prevention and not just according to how we feel. We may all feel that we can overwork with no consequences, but over time, stress on our bodies and minds will cause areas in our life to suffer. Maybe your story won't be a physical death, but it could be a strained relationship with your child with whom you spent little time because you worked too much. Perhaps you won't have to undergo surgery, but maybe you'll get unbearable headaches that will make it hard to work and enjoy your life outside of work.

Let's take this vision a step farther. Understand that overwork doesn't just affect you, but it affects others around you. Studies have already shown that overwork leads to increased mistakes on the job. Many of us, especially those of us in the medical field, hold lives in our hands. Even the very act of driving on the road can risk lives if we aren't all rested and alert. I can't help myself from wondering if Tanya's doctors were overworked when they performed her surgery. I'll never know. The point, my friends, is that every cause has an effect.

Before you write off this story by telling yourself that this can't happen to you because you don't work nearly as hard as Tanya did, let me tell you that everyone—everyone—has his or her own personal threshold. I don't know what yours is nor do I know my own; however, I am learning not to base my own limits on someone else's. I am also learning that just because I can work extra shifts doesn't mean that I should work them. Moreover, I am learning that making time for play is just as important as working.

As you read this eBook and are tempted to overlook the warnings, remember that this work was inspired by a real person's story—a person who is no longer around to tell it. I urge you to take personal inventory of your work habits and begin to make adjustments so you can have a better quality of life. Then, call me and let me help you plan the getaway of your dreams so you can relax, regroup and rejuvenate. Place work-life balance as a priority and enjoy all that life has to offer you!

Yours In Health,

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*I have changed this name for privacy reasons.

Wake up. Fight traffic. Go to work. Stay late. Fight traffic. Go to sleep. Repeat.

Does your life follow this pattern? Minus a few variations, chances are, this mantra sums up your workweek routine quite accurately. Have you noticed that when you wake up in the morning to prepare for work, it seems like you just left the office? There is a reason for that: you did just leave. In fact, most of your waking hours are spent at work. The Bureau of Labor Statistics reported that the average American today works a full month (160 hours) more annually than in 1976.



In fact, overwork hits closer home than you think. Consider that even workers with a standard 8-hour workday have extended work-related activities such as a round-trip commute, email checks and the inevitable project that ends up getting finished at home. Each of these activities takes away from downtime off the clock. Putting in longer hours at work means having less time to pursue outside interests, lead an active lifestyle and spend time with friends and family.

Not only are you working longer but you are also working harder. As companies downsize due to budget cuts, you may find that you are now responsible for doing your job and your laid off coworker's job at the same time. To add fuel to the fire, you may even compensate for an inflexible employer by using vacation days to run errands and fulfill appointments instead of relaxing.

According to the Pew Research Center, more free time is the number one priority for most middle-class Americans; however, if you're like most people, you have to work to survive. Therefore, making demands on your employer to eliminate mandatory overtime or hire more workers may not be realistic for you. To some extent, you may even be fearful that taking time off to recharge would convince your boss that you're really not that necessary. So, like more than half of U.S. workers, you opt for the extended weekend rationalizing that unemployment just isn't the kind of pressure you want to deal with these days.

Somehow between our going to and coming from work, we've lost sight of what's important: family, health, leisure time—all of the elements that help shape quality life experiences. A healthy quality of life then forms a long and active lifestyle, cherished memories and a life filled with few regrets. Unfortunately, however, we've become so accustomed to spending 2/3 of our waking hours at work during the workweek that we no longer see the cues that signal the need for change.

Health Cues

Thirty-four percent of 632 men and women surveyed by health insurer Oxford Health Plans said they have no down time at work. Another 32% work and eat lunch simultaneously, while 32 percent never leave the building once they arrive at work. Further, nineteen percent of the workers report that their job made them feel older than they are and 17 percent say work causes them to lose sleep at home. It is not surprising that the health toll on employees increases as overwork continues over time.

It's a no-brainer: working longer hours leads to sleep deprivation, impaired physical and mental functions, poor eating habits, increased health risks and disease. According to The National Sleep Foundation, shortened sleep duration is linked with:

- An increased risk of motor vehicle accidents
- A higher body mass index
- An increased risk of diabetes and heart problems
- An increased predisposition for depression and substance abuse
- A shorter attention span, slower reflexes and ability to retain new information

Childhood Obesity

Overwork not only affects you, but it also affects your children. As we overwork and spend day after day at our desks, we are inadvertently teaching our children to lead sedentary lives, as well. Childhood obesity rates reached an all-time high of 17%, which is three times higher than it was 35 years ago. Studies show that childhood obesity leads to type 2 diabetes, sleep apnea, asthma, high blood pressure and an increased risk of cardiovascular disease. It is not coincidental that this upward trend of childhood obesity overlaps the upward trend of obesity in adults.



Kidney Disease

High levels of blood sugar make the kidneys filter too much blood. All this extra work is hard on the filters. Over time, they begin to leak useful protein in the urine. Then, the stress of this overwork causes the kidneys to lose their filtering ability. As a result, waste can't be eliminated in the blood and it starts to build up. Finally, the kidneys fail. This failure, ESRD, is life-threatening. A person with ESRD needs to have a kidney transplant or to have his or her blood filtered by a dialysis machine.

Stress-related Diseases and Illnesses

Many terminal illnesses and ailments can be traced back to stress. Stress—feeling mentally or emotionally tense, troubled, angry or overwhelmed—puts increased pressure on vital organs and causes the body to overwork. The CDC reports that occurrences of disability because of occupational stress are significantly longer than disability periods for any other occupational injuries and illnesses. Stress is also a volatile trigger for high blood pressure, strokes and Irritable Bowel Syndrome (IBS). There is also growing evidence that ongoing stress can increase the risk for cardiovascular disease in people who exhibit other risk factors. Further, stress lowers the immune system, which governs the body's ability to cope with and ward off ailments and infections.

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Somatization occurs when mental and emotional stresses become physical in the form of psychosomatic illnesses. While psychosomatic illnesses can come and go intermittently depending on a person's stress threshold, somatization often results in chronic aches and pains or lingering diseases without biological roots.

Stress hormones that supposed to deal with short-term danger are activated for a long period of time. These hormones make blood pressure, heart rate, and blood sugar levels go up. Long-term stress can increase the risk of a host of health problems, including:

- Mental health disorders, like depression and anxiety
- Obesity
- Heart disease
- High blood pressure
- Abnormal heart beats
- Menstrual problems
- Acne and other skin problems

Strokes

People who feel ongoing stress as a result of their jobs or other demands are almost ninety percent more likely to experience a stroke than those who lead less stressful lives.

Irritable Bowel Syndrome

When a person who is genetically predisposed to Irritable Bowel Syndrome becomes stressed, the nerves controlling the digestive tract may become spastic. This condition results in abdominal pain and changes in bowel habits. The colon is partially controlled by the autonomic nervous system, which responds to stress. These nerves control the normal contractions of the colon and are responsible for abdominal discomfort at stressful times. In people with IBS, the colon can be overly responsive to even minor conflicts or stress.



Vacation Starvation Cues

Do you feel tethered to your Blackberry or laptop? Thanks to technology, the lines between work and home are even more blurred so although you may be physically removed from the office, you may still be working. The demands of work, as a result, are greater because employers and customers alike expect instantaneous responses and quicker turnaround. Whether your overwork is by choice or compulsion due to mandatory overtime or head-count cutbacks, overwork has negative effects on the quality of your life and work and predisposes you to health complications and work-life imbalance.

Studies show that employees frequently report that their employers expect them to be accessible. Most working adults (66%), in fact, say they usually connect with work at least occasionally when they are away from the office. “Vacation should be really defined as a time when we can really turn off those tech work savers and just relax and have fun,” says Robert R. Butterworth, psychologist with International Trauma Associates in Los Angeles, who counsels stress-related disorder patients. When employees continue to work when they are scheduled for time off, they are not able to completely unplug from their daily routine and they don’t receive the benefits of a vacation. Psychiatrist Edward Hallowell, instructor at Harvard Medical School states, “Making yourself available 24/7 does not create peak performance.”

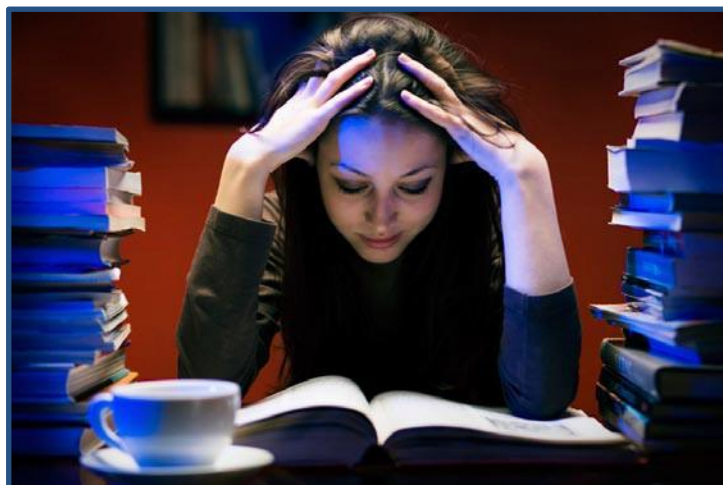
'No Vacation Nation' is a term coined by economist John Schmitt with the Center for Economic and Policy Research to describe the tendency of US employees to overwork and forego paid time off. One expert argues that the concept of overwork is a deeply engrained American ideology: "That's part of



the American workplace culture, devotion as demonstrated through longer days and longer years," states Lonnie Golden, associate professor of economics at Penn State University in Abington, PA. "When times are good they think it lends itself to promotion, when times are bad they think it gives them security," she says. Statistically, however, companies largely make layoff decisions based on operational shifts or revenue factors. Therefore, the concept that layoffs can be delayed or avoided by an increased work ethic is unfounded.

The culture of overwork also carries with it the perception that longer hours and less down time equals greater productivity. However, studies indicate the contrary. To this end, US productivity rates have been steadily improving in recent years; however, several economists assert that overwork and vacation starvation haven't lead to productivity gains across the board. "It really boils down to how you're measuring productivity," Professor Golden remarks. "If you look over the course of the year or in productivity per hour, Europeans are right there with Americans, if not ahead [even though Americans work more hours than Europeans, on average]." Overwork results in:

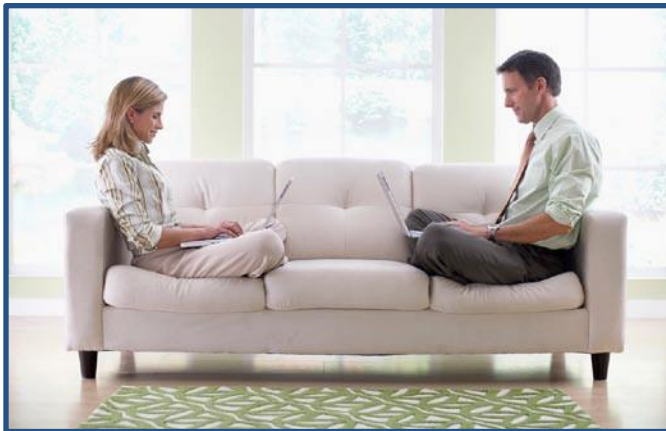
- Less time for loved ones (especially family)
- Work-related stress
- Decreased or impaired thinking ability
- Decreased creativity
- Decreased productivity



The Staycation

Increasingly, the Staycation, or the 3-day weekend spent at home, is becoming the new vacation among US employees because employees see traditional vacations as less attainable. Nearly half of 730 executives recently surveyed, for instance, said they would not use all of the vacation time they were entitled to [in 2010], according to Cleveland-based search and recruitment firm Management Recruiters International, known as MRI. Of those executives, 58% said their workloads were responsible for the decision. Additionally, according to findings by a Rasmussen Report of working adults, 23% of US employees reported feeling stressed that their work had piled up while on leave.

Unfortunately, the increasing workloads has made some employees see a vacation as just a quick break before the inevitable daily grind starts up again. “It’s not really vacation,” says Professor Lonnie Golden, “I call it postponement. You’re working like a dog before it, then when you come home, [work] is all stocked up.”



Why Vacation?

Taking vacations away from your home forces you to stray from your stressful routine. It also exposes you to new life experiences which may lead to valuable time spent with loved ones. Vacations also help people cope with emotional and occupational stress. Studies show that 58% of workers return to the office feeling more refreshed after a vacation. The benefits of vacation include:

1. Lower stress levels
2. Greater creativity
3. Work-life balance
4. Increased productivity
5. Quality life experiences





What now?

There are lifestyle adjustments you can make to help alleviate the effects of being vacation starved. Making these adjustments will positively impact your health, productivity and the quality of your life as a whole:

Think Health

Engaging in an active lifestyle that includes exercise and healthy eating habits is key. Ultimately, it doesn't matter how successful you are at work if you aren't around long enough to reap the fruits of your labor. Make healthy living a priority; you will feel better and you'll get much more accomplished.

Don't Bring Work Home

Draw some clear boundaries between home and work. This is not to say that you shouldn't take an occasional project home, but as a general rule, plan to make the most of your downtime by spending time with your loved ones. They will appreciate your undivided attention and you'll feel more fulfilled.

Plan an Annual Vacation

Plan an annual vacation to rejuvenate from your hectic work routine and reconnect with family and friends. You will find that you look forward to this annual get-away and, as a result, time off from work won't be a moving target. If you build a relationship with a travel agent, your agent can help match cruises and resorts according to your preferences and budget. When you go on your vacation, use the following tips to help you relax:

Tips On How to Relax On Your Vacation

1. Use your smartphone and laptop sparingly. Designate a short amount of time per day to checking voicemail and checking in with loved ones.
2. Make a list rather than an itinerary. Making a list will refocus your attention on the quality of the sights and sounds of your vacation rather than following a set schedule thereby giving you greater flexibility.
3. Get enough rest. Don't try to "get it all in" during your vacation. Depending on the length of your vacation, you may need to make a subsequent trip to visit all of the landmarks you want to see. Don't make the mistake of returning from vacation exhausted. This disserves the purpose of your vacation. Take everything in stride and avoid overcrowding your schedule.
4. Consider all-inclusive cruises and resorts. Take the guesswork out of selecting restaurants and other venues, creating an itinerary and working out transportation details when vacationing at all-inclusive cruises and resorts. You'll be more relaxed and get the benefit of the perfect escape.
5. Call a travel agent. A travel agent will help you deal with stressful situations should they occur while you travel. Issues such as arriving late for your cruise or desiring to upgrade your room can all be handled by your travel agent. Travel agents' fees are already worked into your reservation fees and those fees are generally the same as if you book the vacation yourself. Get more for your hard-earned money and call a travel agent.

At CruiseOne–Anthony Ojogwu & Associates (AOA), we assist health-conscious families and individuals improve their personal growth, overall health and love of relaxation. As a registered nurse, Anthony Ojogwu takes clients’ personal needs, preferences and wellness goals into account with each recommendation and reservation. This expertise in travel and health information is a value-add to people who seek the ultimate vacation getaways. Our exclusive cruise vacation promotions and customer relationship tools are best-in-class and are provided at no additional cost to you.

Planning a cruise is like creating a picture with different puzzle pieces—there’s a lot to consider. Our job is to make sure all the pieces fit. If something goes wrong, we will be your consumer advocate to represent your best interests. In essence, we will work on your behalf to make alternate arrangements

At CruiseOne - Anthony Ojogwu & Associates (AOA), we assist our clients by taking our clients’ personal needs and preferences into account with each recommendation and reservation.

and solve problems. For instance, where you will encounter trouble trying to make reservation changes, we can often fix mistakes more easily because of our privileged relationships with various cruise lines and resorts. We will also make recommendations based on passport laws and customs regulations, both of which you may not be aware.

As avid world travelers and cruise specialists, we have experienced cruise travel from both ends of the spectrum. We are certified by the Cruise Line International Association (CLIA), the world’s largest trade cruise association and are backed by CruiseOne, the largest cruise retailer in the US recognized as Partner of the Year by Celebrity Cruises and Agency of the Year by

Carnival Cruises. Our experience will help you make the most informed decision about your next vacation. With strong cruise industry knowledge and key cruise line relationships in place, we can ensure that you won’t encounter unpleasant surprises along the way. From the initial booking to the conclusion of your cruise, your satisfaction is our primary goal. Don’t risk having a travel nightmare when you’re hundreds of miles from home. Trust us to ease the burden of booking, planning and researching your next vacation.

If staying in control of your overall health is important to you, then call toll free (800) 918-7306 or (209) 665-3015 today or email aojogwu@cruiseone.com to schedule your FREE consultation. We are your best resource, that’s why we are available 24/7. Call any time, and day. The experience of a lifetime starts here. So Where do YOU wanna go?

Resources

1. “Basics About Childhood Obesity” The Centers for Disease Control: <http://www.cdc.gov/obesity/childhood/basics.html>
2. “Living With Diabetes: Kidney Disease (Nephropathy)” American Diabetes Association: <http://www.diabetes.org/living-with-diabetes/complications/kidney-disease-nephropathy.html>
3. “Stress and Your Health Fact Sheet” U.S. Department of Health and Human Services, Office on Women’s Health: <http://www.womenshealth.gov/publications/our-publications/fact-sheet/stress-your-health.cfm>
4. “Irritable Bowel Syndrome” National Institutes of Health, National Digestive Diseases Information Clearinghouse: <http://digestive.niddk.nih.gov/ddiseases/pubs/ibs/#stress>
5. “How Much Sleep Do We Really Need” National Sleep Foundation: <http://www.sleepfoundation.org/article/how-sleep-works/how-much-sleep-do-we-really-need>
6. “Workplace Stress” from Centers for Disease Control and Prevention: http://www.cdc.gov/niosh/blog/nsb120307_stress.html
7. (April 29, 2004) “Work Schedules, Overtime, Occupational Stress and Related Health” from National Institutes For Safety and Occupational Health: <http://www.cdc.gov/niosh/topics/workschedules/abstracts/legrande.html>
8. Domm, Patti. (August 1, 2011) “Corporate Layoffs Increase as Economy Sputters” from CNBC: <http://www.cnn.com/id/43977352>